

I, Kang-Shin Koh do hereby declare under perjury under the laws of the United States that I will not come to the United States to testify. However I agree to be deposed in South Korea.

My position at LG during March 2004 to September 2006 was Manager.

LG Credit Card Company was the third largest credit card company during this time period in Korea.

Mr Cho who was the president of Mallpay introduced me to Mr. Carson-Selman of CurrenC. At the time of this introduction I held the position of manager at LG Credit Card Company.

Through phone conversations and in personal meetings, I understood that Mallpay and CurrenC had a relationship and that Mallpay wished to become an Independent Sales Organization or Master Sales Organization of LG Credit Card Company for the purposes of utilizing LG's credit card acquiring. It was clearly understood and disclosed that Mallpay's Merchant's transactions were non-card present, Internet credit card transactions. Furthermore it was understood that these transactions would contain licensed Internet gaming entities, including some publicly held Corporations.

For the purpose of conducting due diligences, I personally came to the United States to meet with a renown Internet and E-commerce attorney in Las Vegas, Nevada. In the course of this meeting it was determined that there were no laws currently on the books that would prohibit LG from processing credit card transactions as described by Mr. Cho and Mr Carson-Selman.

When I returned to Korea, LG credit card Company completed there due diligence and the company began acquiring transactions approximately 60 days later.

LG assigned the coding that they felt was appropriate given the diversity of the overall portfolio. Mallpay or CurrenC, did not any time possess the ability to alter, influence, change, and or modify the coding in anyway shape or form.

It is important to note that due to that fact that Visa and Mastercard have numerous transaction codes (many of which overlap or are vague in description). Acquiring banks must interpret what codes best suit the type of transactions. In the event that Visa or Mastercard does not concur with the acquiring banks coding, they will request an explanation for the code and/or request the code be changed. The majority of coding issues are resolved by simply changing the code. In some instances the acquiring bank may be cautioned or fined. These codes are based on Visa and Mastercard rules. There was never a criminal repercussion associated with credit card coding.

There was never an attempt by any of the above-mentioned entity's to bribe or offer compensation to anyone regarding these transactions.

In light of the extensive due diligences, vetting and research associated with this matter, it is my sincere belief that Mallpay and CurrenC conducted a legitimate and legal business with regards to LG Credit Card Company.  
I would testify to these facts under oath in South Korea.

Dated Jan 8, 2009

Signed   
Kang-Shin Koh

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